

# EXHIBIT A

**HARMON LAW OFFICES, P.C.**

150 CALIFORNIA STREET

NEWTON, MASSACHUSETTS 02458

TEL (617) 558-0500

FAX (617) 244-7304

Business Hours: Monday-Friday 8:00 AM-to 5:30 PM

*SERVING MASSACHUSETTS, NEW HAMPSHIRE AND RHODE ISLAND*

January 15, 2014

Mr. NORMAN GRAICHEN  
125 ORCHARD AVENUE  
WAKEFIELD, RI 02879

RE: Mortgage on 125 ORCHARD AVENUE, WAKEFIELD (SOUTH  
KINGSTOWN), Rhode Island

Dear Mr. GRAICHEN,

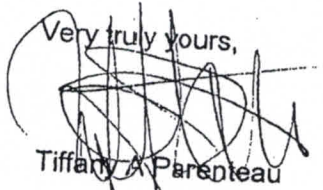
We have been asked by Wells Fargo Bank, NA the servicer of your loan, to send the Notices of Mediation Conference Pursuant to Rhode Island General Laws §34-27-3.2.

According to Wells Fargo Bank, NA's records, your loan is in default. Under the terms of the note and mortgage, there is outstanding through the date of this letter \$175,443.71 in principal and \$1,587.99 in interest and other charges for a total of **\$177,031.70**. Furthermore, attorney's fees and costs and other charges may continue to accrue pursuant to the terms of the loan documents.

Because this office also performs debt collection activities on behalf of Wells Fargo Bank, NA, we are required to notify you that unless you, within thirty days after receipt of this notice, dispute the validity of the debt or any portion thereof, the debt will be assumed to be valid by this office. If you notify this office in writing within the thirty-day period that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to you by this office. Upon your written request within the thirty-day period, this office will provide you with the name and address of the original creditor, if different from the current creditor.

The law does not require this office to wait until the end of the thirty-day period before proceeding with legal action to collect the debt. However, if you notify this office in writing within the thirty-day period described in the previous paragraph that the debt, or any portion thereof, is disputed, or that you request the name and address of the original creditor, this office shall cease collection of the debt, or any disputed portion thereof, until this office obtains verification of the debt or a copy of a judgment, or the name and address of the original creditor, and a copy of such verification or judgment, or name and address of the original creditor, is mailed to you by this office.

Your failure to dispute the validity of the debt may not be construed by any court as an admission of liability by you.

Very truly yours,  
  
Tiffany A Parenteau

TAP/CGS/201312-1038

**PLEASE BE ADVISED THAT THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT  
AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

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January 15, 2014

Ms. SHARON MCNULTY-GRAICHEN  
125 ORCHARD AVENUE  
WAKEFIELD, RI 02879

RE: Mortgage on 125 ORCHARD AVENUE, WAKEFIELD (SOUTH  
KINGSTOWN), Rhode Island

Dear Ms. MCNULTY-GRAICHEN,

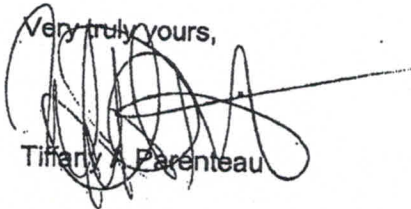
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Very truly yours,  
  
Tiffany A. Parenteau

TAP/CGS/201312-1038

CERTIFIED MAIL NO.  
RETURN RECEIPT REQUESTED

Certified Article Number

7196 9008 9111 2940 0148

SENDERS RECORD

PLEASE BE ADVISED THAT THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT  
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## EXHIBIT B

**HARMON LAW OFFICES, P.C.**

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August 4, 2014

Mr. Norman Graichen  
125 ORCHARD AVENUE  
Wakefield (South Kingstown), RI 02879

RE: Mortgage on 125 Orchard Avenue, Wakefield (South Kingstown), Rhode Island

Dear Mr. Graichen:

This office has been retained by Wells Fargo Bank, NA to foreclose on a mortgage dated December 9, 2004 from Norman Graichen and Sharon L. McNulty-Graichen to Wells Fargo Bank N.A., in the original principal amount of \$204,800.00. Our client informs us that you are in breach of the conditions of the loan documents. We have been instructed to bring a foreclosure in the name of Federal Home Loan Mortgage Corporation under the Power of Sale contained in your mortgage and by entry. You are further notified that the note is hereby accelerated and the entire balance is due and payable forthwith and without further notice. Even though the note has been accelerated, you may still have the right to reinstate the loan. If so, and if you desire to reinstate the loan, you will need to pay an amount of money sufficient to bring the loan fully current.

Under the terms of the note and mortgage, there is outstanding through the date of this letter \$175,443.71 in principal and \$9,866.05 in interest and other charges for a total of **\$185,309.76**. Furthermore, attorney's fees and costs and other charges will continue to accrue pursuant to the terms of the loan documents.

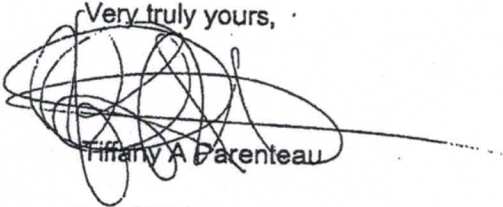
The amount necessary to reinstate or pay off the loan changes daily. You may order a reinstatement or payoff 24 hours a day on-line by going to [www.hloreinstatement.com](http://www.hloreinstatement.com) or to [www.hlopayoff.com](http://www.hlopayoff.com). Please follow the instructions contained on the web page. Please note that only requests made by owners, borrowers, mortgagors and authorized parties will be processed. You may also contact us during business hours to request a reinstatement or payoff by calling (617) 558-0598. When completing the on-line form or when calling our office, please reference your Case Number 201312-1038 so that we may process your request more quickly.

Unless you, within thirty days after receipt of this notice, dispute the validity of the debt or any portion thereof, the debt will be assumed to be valid by this office. If you notify this office in writing within the thirty-day period that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to you by this office. Upon your written request within the thirty-day period, this office will provide you with the name and address of the original creditor, if different from the current creditor.

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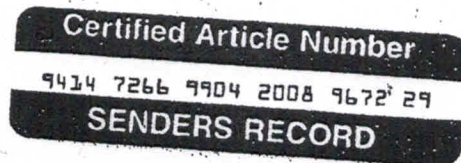
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Tiffany A Parenteau

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August 4, 2014

Ms. Sharon L. McNulty-Graichen  
125 ORCHARD AVENUE  
Wakefield (South Kingstown), RI 02879

RE: Mortgage on 125 Orchard Avenue, Wakefield (South Kingstown), Rhode Island

Dear Ms. McNulty-Graichen:

This office has been retained by Wells Fargo Bank, NA to foreclose on a mortgage dated December 9, 2004 from Norman Graichen and Sharon L. McNulty-Graichen to Wells Fargo Bank N.A., in the original principal amount of \$204,800.00. Our client informs us that you are in breach of the conditions of the loan documents. We have been instructed to bring a foreclosure in the name of Federal Home Loan Mortgage Corporation under the Power of Sale contained in your mortgage and by entry. You are further notified that the note is hereby accelerated and the entire balance is due and payable forthwith and without further notice. Even though the note has been accelerated, you may still have the right to reinstate the loan. If so, and if you desire to reinstate the loan, you will need to pay an amount of money sufficient to bring the loan fully current.

Under the terms of the note and mortgage, there is outstanding through the date of this letter \$175,443.71 in principal and \$9,866.05 in interest and other charges for a total of \$185,309.76. Furthermore, attorney's fees and costs and other charges will continue to accrue pursuant to the terms of the loan documents.

The amount necessary to reinstate or pay off the loan changes daily. You may order a reinstatement or payoff 24 hours a day on-line by going to [www.hloreinstatement.com](http://www.hloreinstatement.com) or to [www.hlopayoff.com](http://www.hlopayoff.com). Please follow the instructions contained on the web page. Please note that only requests made by owners, borrowers, mortgagors and authorized parties will be processed. You may also contact us during business hours to request a reinstatement or payoff by calling (617) 558-0598. When completing the on-line form or when calling our office, please reference your Case Number 201312-1038 so that we may process your request more quickly.

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Tiffany A Parenteau

TAP/CGS/201312-1038

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RETURN RECEIPT REQUESTED

**Certified Article Number**

9414 7266 9904 2008 9672 12

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